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SP
12-10-03

Attorney's Docket No. 80398.P488

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:)

Ronald C. Card)

Examiner: Not yet assigned

Application No.: 10/021,102)

Art Unit: 2161

Filed: December 5, 2001)

For: System and Method to Provide)
Financial Rewards and Other)
Incentives to Users of Personal)
Transaction Devices)

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

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INFORMATION DISCLOSURE STATEMENT

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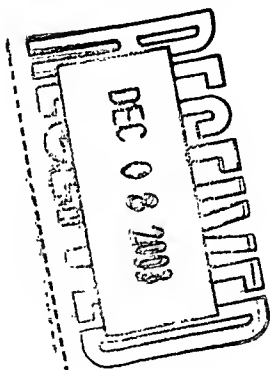
Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on 11/28/03
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Cheri Clinkenbeard

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Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

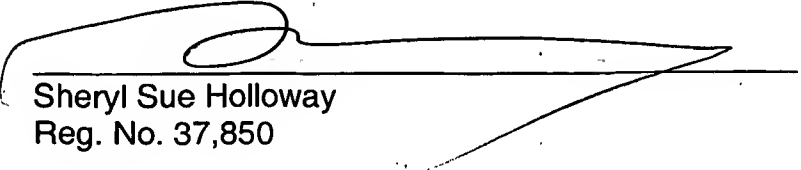
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If there are any additional charges, please charge Deposit Account No.
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Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: 11/20, 2003



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet 1 of 3

Application Number	10/021,102
Filing Date	12/5/01
First Named Inventor:	Card
Group Art Unit	2161
Examiner Name	Not yet assigned
Attorney Docket Number	80398.P488

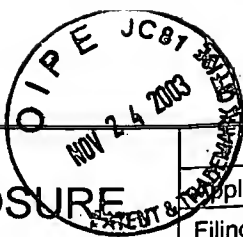
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Examiner Signature		Date Considered	
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Substitut for F rm 1449A/PTO (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

C mplete if Known

Application Number	10/021,102
Filing Date	12/5/01
First Named Inventor:	Card
Group Art Unit	2161
Examiner Name	Not yet assigned
Attorney Docket Number	80398.P488

Sheet 2 of 3

OTHER ART – NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
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